



Utah Counties Insurance Pool
Serving Counties Since 1992

AGENDA

BOARD OF TRUSTEES TELEPHONIC CONFERENCE

September 17, 2003, 2:00 p.m.

1-888-447-7153, PIN: 7991214#

Please read: Minutes

Please bring:

Call to Order
Review of Board Members Absent
Approval of August Minutes

Dan McConkie

ITEM INFORMATION

1	Broker's Report	John Chino
2	Director's Report	Lester Nixon
3	Administrative Items	Sonya White
	AGRIp Conference, Membership Meeting	

ACTION

4	Business Card Limit Increase for Director	Dan McConkie
5	Contract Renewal with VeriClaim	Lester Nixon
6	Authorization to Provide Notice of Intent to VeriClaim	
7	Approve Amendments to Investment Policy	Lynn Lemon
8	Ratification and Approval of Payments	Gene Roundy
9	Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation	
10	Action on Litigation Matters	Kent Sundberg
11	Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual	

Wrap-up
Other Business
Next Meeting
Adjourn

Additional Instructions: Mute Self *6, Unmute Self *8



Utah Counties Insurance Pool
Serving Counties Since 1992

BOARD OF TRUSTEES TELEPHONIC CONFERENCE
MINUTES

September 17, 2003, 2:00 p.m.

BOARD MEMBERS
PARTICIPATING

Dan McConkie, *President*, Davis County Commissioner
Lynn Lemon, *Vice President*, Cache County Executive
Gene Roundy, *Secretary-Treasurer*, Iron County Commissioner
Steve Baker, Davis County Personnel Director
Ken Bischoff, Weber County Commissioner
Kay Blackwell, Piute County Commissioner
Jim Eardley, Washington County Commissioner
Jerry Grover, Utah County Commissioner
Ira Hatch, Emery County Commissioner
Kent Sundberg, Utah County Deputy Attorney
Steve Wall, Sevier County Clerk-Auditor

UNABLE to PARTICIPATE

Ed Phillips, Millard County Sheriff

OTHERS PARTICIPATING

Lester Nixon, Director
Mark Brady, Loss Control Manager
Sonya White, Executive Assistant
Korby Siggard, VeriClaim, Claims Manager
John Chino, Arthur J. Gallagher, Vice President

CALL to ORDER

Dan McConkie called the telephonic conference to order at 2:00 p.m.

REVIEW of BOARD MEMBERS ABSENT

Ed Phillips notified staff that he may not be able to participate in today's conference. A motion was not made in the event Ed was able to eventually join the conference.

APPROVAL of MINUTES

The minutes from the Board of Trustees meeting held August 21, 2003 were previously sent to the Board for review. Gene Roundy made a motion to approve the August 21, 2003 minutes as written. Ken Bischoff seconded the motion, which passed unanimously.

BROKER'S REPORT

John Chino gave an update on the reinsurance marketing efforts for the liability portion of the Utah Counties Insurance Pool's (Pool or UCIP) 2004 program. Competitive quotes are being received and John will have three or four quotes for the Board by the next meeting. John met with American Reinsurance and advised the underwriters of the dissatisfaction of the quote they provided. American Reinsurance is going to rework their quote. Counties Reinsurance Limited (CRL), a captive sponsored by the National Association of Counties (NACo), has been in business since 1997 and have provided the Pool with a proposal. Lester Nixon and John will be attending CRL's membership meeting October 2-3, 2003. Score Reinsurance and Genesis will also be providing a quote.

DIRECTOR'S REPORT

Lester Nixon reported that he, Dan McConkie, Brent Gardner and Gary Herbert met this week regarding the Sublease/Purchase Agreement and questions regarding how the Utah Association of Counties (UAC) is billing the Pool for services. Progress is being made in that UAC has submitted the Agreement to their attorneys and have stated that a draft will be given to the Board of Trustees soon. Dan added that the meeting went smooth and was productive.

ADMINISTRATIVE ITEMS

AGRIp Conference. Sonya White explained that flight arrangements (for those who wanted her to make arrangements), hotel accommodations and registrations have been made for those Trustees attending the Association of Governmental Risk Pools (AGRIp) Governance and Leadership Conference, October 20-22, 2003. A packet of information will be sent to the Trustees. John Chino invited those attendees from Utah to join Arthur J. Gallagher & Co. on their sponsored dinner cruise at the Conference.

Membership Meeting. Sonya reported that due to scheduling conflicts at the UAC Annual Convention, the Pool will have its Annual Membership Meeting on Tuesday, November 11, 2003 at 6:00-9:00 p.m. instead of Wednesday, November 12.

BUSINESS CARD LIMIT INCREASE for DIRECTOR

Dan McConkie explained that staff has been using their personal credit cards to pay for some Pool expenses because the limit on the UCIP business cards is only \$1000 and recommended that the Director's business card limit be increased to \$5000. Ken Bischoff made a motion to increase the Director's business card limit to \$5000 from \$1000. Lynn Lemon seconded the motion, which passed unanimously.

CONTRACT RENEWAL with VERICLAIM

A copy of the present and renewal third party administrator configuration and a proposed in-house claims administration configuration was previously faxed to the Board for review (see attachment #1). Lester Nixon explained that VeriClaim has offered to renew its current contract with UCIP for claims administration for up to three years. A condition of renewal is that VeriClaim is requesting a four percent increase for 2004, which would make their annual fee \$251,969 plus a rent equivalent of \$8000. A copy of the Risk Management Information Systems analysis of proposals was previously faxed to the Board for review (see attachment #2). The proposed annual cost for the in-house configuration with the purchase of a risk management information system is \$239,000.

AUTHORIZATION to PROVIDE NOTICE of INTENT to VERICLAIM

The current contract with VeriClaim requires a 90 day notice to terminate the contract. With the analysis of proposals, Lester recommended non-renewal of the VeriClaim contract. Lynn Lemon made a motion authorizing Lester Nixon to give written notice of the Pool's intent to terminate the VeriClaim contract. Steve Wall seconded the motion, which passed unanimously. Lester will provide the Board with a proposal to replace VeriClaim at the next meeting.

APPROVE AMENDMENTS to INVESTMENT POLICY

Lynn Lemon reported that the Audit Committee discussed amendments to the Investment Policy in a telephonic conference on September 3, 2003. A copy of the proposed amendments was previously faxed to the Board for review (see attachment #3). In addition to the correction of the name of the company throughout the document, Lynn explained that in Section V.C. the signature of at least two of the three individuals authorized to approve transfers was changed to one of the three individuals in an effort to expedite transfers that have a brief window of investment opportunity. Lynn Lemon made a motion to approve the amendments to the Investment Policy. Steve Wall seconded the motion, which passed unanimously.

RATIFICATION and APPROVAL of PAYMENTS

A copy of the payments made and payments to be made were previously faxed to the Board for review (see attachment #4). A member of the Board questioned the payment of \$1000 to the Utah Association of Counties. Lester Nixon explained that Gary Herbert requested that the Pool sponsor two breaks and a dinner at the USACCC (Commissioners/Council Members) Conference. Gene Roundy made a motion to ratify the payments made and approve the payments to be made. Steve Wall seconded the motion, which passed unanimously.

SET DATE and TIME for CLOSED MEETING

Kent Sundberg explained there was no need for a closed meeting to discuss pending or reasonably imminent litigation.

ACTION on LITIGATION MATTERS

Kent Sundberg explained that no action was needed for litigation matters.

SET DATE and TIME for CLOSED MEETING

The Board had no need for a closed meeting to discuss the character, professional competence, physical/mental health of an individual.

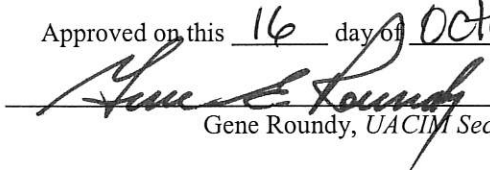
OTHER BUSINESS

Dan McConkie concluded the telephonic conference by explaining that the Pool is a major sponsor at the UAC Annual Convention and Lester Nixon added that the Pool is also a sponsor at the Sheriffs Association Conference and the Attorneys Conference. Lynn Lemon asked if Dan thought the UAC Board will be satisfied with these major sponsorships. Dan explained that the UAC Board has not met to discuss the Pool's sponsorships but the Pool is willing to pay what it is obligated to pay so there is no contention between the two entities and its members.

The next meeting of the Utah Counties Insurance Pool Board of Trustees will be held at the UCIP building on October 16, 2003 at 10:00 a.m.

Respectfully submitted by Sonya White, Executive Assistant.

Approved on this 16 day of October 2003


Gene Roundy, UACIM Secretary-Treasurer

AGENDA ITEM SUMMARY

<i>Item Description</i>
Consideration of contract renewal for claims administration with VeriClaim.

<i>Background, Discussion</i>
VeriClaim has offered to renew its current contract with UCIP for claims administration for up to 3 years. The offer is attached. As a condition of renewal, VeriClaim is requesting a 4% increase for 2004, which would make their annual fee \$251,969.

Recommendation
Staff recommends non-renewal of the contract with VeriClaim.

2004 COST PROJECTION FOR IN-HOUSE CLAIMS ADMINISTRATION

Proposed configuration

- UCIP handles claims with own staff
 - Hire VeriClaim staff
 - Purchase or acquire Risk Management Information System
- 2004 proposed claims budget

○ Staff salaries and benefits	\$149,000
○ Office supplies	10,000
○ New costs that would recur	5,000
○ Furniture, computer hardware (one time)	10,000
○ RMIS- (one time)	40,000
○ RMIS-recurring	<u>25,000</u>
Annual Cost	\$239,000
- 2005 proposed claims budget

○ Staff salaries and benefits	\$153,000
○ Office supplies	7,500
○ Other costs	5,000
○ RMIS	<u>25,000</u>
Annual Cost	\$190,500

THIRD PARTY ADMINISTRATOR

Present configuration

- VeriClaim is contractor
 - 2 adjusters onsite
 - National office support
 - Claims and risk management information system
 - Provides insurance coverage for its operations, e.g., Professional liability, Workers' Compensation, auto liability
 - Can accept blame for problems
- 2003 Annual fee is \$242,278 (UCIP provides rent and utilities)

Rent equivalent	<u>8,000</u>
Total	\$250,278
- 2004 Proposed fee \$251,969 (4% increase)

Rent equivalent	<u>8,000</u>
Total	\$259,969

Contract requires 90 day notice of cancellation.



Providing claims services to the insurance industry since 1918

233 South Wacker Drive, Suite 2420
Chicago, Illinois 60606-6308
Phone 312.648.1300
Fax 312.454.1588

September 3, 2003

Mr. Lester Nixon
Utah Assoc. of Counties Insurance Mutual
5397 S. Vine St.
Salt Lake City, Utah 84107

RE: UACIM Claims Services Renewal

Dear Lester:

In preparation of the upcoming Sept. Board meeting, I wanted to provide for you our proposed service renewal pricing for the 2004 term.

I continue to be very pleased with the work that Korby and Charmine are doing on behalf of UACIM and its members. Korby has found renewed vigor in the role you are asking him to perform on behalf of the Mutual. Charmaine continues to develop her technical competencies through Korby's mentoring and continuing education. This past year we recognized and rewarded Korby and Charmaine with above standard performance and merit increases.

I am hereby offering 3 pricing options for consideration by UACIM. (See attached) I am aware that the Mutual continues to be under pressures to control costs in regards to insurance matters. Therefore, my pricing proposals all involve modest increases.

Any multi-year commitment by UACIM would be predicated on our ability to meet the ongoing servicing requirements expected of us. I would also be willing to include conditions in a multi-year contract that the multi-year agreement would become void if the lead adjuster (manager) would leave before the expiration of the multi-year period.

A multi-year commitment would enable us to provide both Korby and Charmaine with long-range employment commitments from VeriClaim.

On behalf of VeriClaim, I wish to thank you for your ongoing support

Please provide me with your comments or renewal commitment. I will then prepare a formal renewal contract for your signing.

Sincerely,

Kevin Lindell,
National Casualty Leader
Enclosure

UTAH ASSOCIATION OF COUNTIES INSURANCE MUTUAL

Contract period: January 1st 2004 thru December 31st 2004

VeriClaim Claims administration pricing renewal options:

Option A (1 year contract)

A 4% increase in overall fees associated with the VeriClaim claims administration. This change would result in the annual program fees changing from \$242,278 per year to \$251,969. (A net increase of \$9,691) All other terms and conditions of the existing contract would remain unchanged. This change would be for the 2004 year servicing term. The contract terms and costs would be again reviewed prior to 2005 term.

Option B (2 year contract)

A 4% increase in overall fees in year 1 (2004) and a guaranteed year 2 (2005) renewal of 3% for fees associated with the VeriClaim claims administration. This change would result in the annual program fees changing from \$242,278 per year to \$251,969 for year 1 (2004) and \$259,528 for year 2 (2005). This would result in a 1st year increase of \$9,691, and a 2nd year increase of \$7,559. All other terms and conditions of the existing contract would remain unchanged.

Option C (3 year contract)

A 4% increase in overall fees in year 1 (2004), a guaranteed year 2 (2005) renewal increase of 3%, and a guaranteed year 3 (2006) renewal increase of 3% for fees associated with the VeriClaim claims administration. This change would result in the annual program fees changing from \$242,278 per year to \$251,969 for year 1 (2004); \$259,528 for year 2 (2005); and \$267,313 for year 3 (2006). This would result in a 1st year increase of \$9,691, a 2nd year increase of \$7,559 and a 3rd year increase of \$7,785. All other terms and conditions of the existing contract would remain unchanged.

AGENDA ITEM SUMMARY

<i>Item Description</i>
<p>Consider Authorizing the Director to Provide Notice to VeriClaim of UCIP's Intent to Terminate the Contract for Claims Administration Services Effective January 1, 2004</p>

<i>Background, Discussion</i>
<p>In response to the Request for Proposals for Risk Management Information Systems, four proposals were received for information systems and two proposals for third party administrator. A spreadsheet is attached which reviews all proposals.</p> <p>Staff will prepare recommendations for replacing the VeriClaim contract for the October meeting.</p>

Recommendation
<p>Staff recommends authorizing the Director to provide 90 days notice of contract termination to VeriClaim.</p>

ANALYSIS OF RMIS PROPOSALS

VENDOR	CRITERION 1 Tech Acceptability 50%	CRITERION 2 Cost 30%	CRITERION 3 Experience/Reference 10%	CRITERION 4 RFP Compliance 10%
Marsh	50%	1 time-\$53,380 Annual-\$42,500	10%	10%
Risk Technologies	50%	1 time-\$57,750 Annual-\$43,000	10%	10%
Corporate Systems	50%	1 time-\$41,000 Annual-\$60,000	10%	5%
Mtn View Software	50%	1 time-\$40,000 Annual-\$4,000	10%	10%
ASC	50%	TPA Service \$232,700	10%	10%
VeriClaim	50%	TPA Service \$251,969	10%	2%

UAC UTAH COUNTIES INSURANCE MUTUAL POOL **INVESTMENT POLICY STATEMENT**

I. POLICY

It is the policy of the ~~UACIM~~ Utah Counties Insurance Pool ("UCIP") to invest its funds in a manner which will provide the highest investment return with the maximum security while meeting the daily cash flow demands of ~~the Mutual UCIP~~ and conforming to all state and local statutes governing the investment of public funds.

II. SCOPE

This investment policy is created by the Audit Committee of ~~the UAC Insurance Mutual UCIP~~ and applies to all financial assets of ~~the Mutual UCIP~~.

These funds are accounted for in the Annual Financial Report of ~~the Mutual UCIP~~.

III. PRUDENCE

Investments shall be made with judgment and care, under the circumstances then prevailing, which persons of prudence, discretion and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the probable safety of their capital as well as the probable income to be derived.

- A. The standard of prudence to be used by investment officials shall be the "prudent person" standard and shall be applied in the context of managing an overall portfolio. Investment officers acting in accordance with written procedures and the investment policy and exercising due diligence shall be relieved of personal responsibility for an individual security's credit risk or market price changes, provided deviations from expectations are reported in a timely fashion and appropriate action is taken to control adverse developments.
- B. Prohibited practices shall include, but not be exclusive to churning, unnecessary transactions and rebating.

IV. OBJECTIVE

- A. **Safety:** Safety of principal is the foremost objective of the investment program. Investments shall be undertaken in a manner that seeks to ensure the preservation of capital in the overall portfolio. To attain this objective, diversification is required so potential losses on individual securities do not exceed the income generated from the remainder of the portfolio.
- B. **Liquidity:** The investment portfolio will remain sufficiently liquid to enable ~~the Mutual UCIP~~ to meet all operating requirements which might reasonably be anticipated and documented in the annual Board - approved Operating Budget.

- C. **Return on Investments:** The investment portfolio shall be designed with the objective of attaining a rate of return throughout budgetary and economic cycles, commensurate with the investment risk constraints and the cash flow characteristics of the portfolio.

V. DELEGATION OF AUTHORITY

- A. Authority to manage the investment program is derived from the Bylaws of the ~~UAC Insurance Mutual~~ UCIP. The Audit Committee is charged with making recommendations to the Board on the financial affairs of the ~~Mutual~~ UCIP and may designate appropriate staff to develop written procedures for the operation of the investment program consistent with this investment policy. Procedures will include reference to:
1. Safekeeping;
 2. PSA Repurchase Agreements;
 3. Wire Transfer Agreements;
 4. Banking Service Contracts, including the establishment of a Custodial Bank Agreement;
 5. Collateral/Depository Agreements; and
 6. Investment Manager Selection and Evaluation.
- B. It is the responsibility of the members of the Audit Committee to report to the Board all decisions and action taken by the Audit Committee.
- C. No person may engage in an investment transaction except as provided under the terms of this policy and the procedures established by the Audit Committee. The Executive Assistant, under the supervision of the Director, shall be responsible for daily financial transactions.

More specifically, no funds shall be transferred out of or between the separate accounts at any time, for any reason, without the signature of at least ~~two~~ one of the three following individuals authorized by the Board of Trustees to approve the transfers; ~~UACIM~~ UCIP Director, President or Vice President of the Board of Trustees.

All transfers will be submitted for ratification to the Board of Trustees at the next Board meeting.

- D. The Audit Committee may choose to select a professional money manager to manage the investment assets. Those assets would include funds not required by cash flow projections to meet the immediate needs of the ~~Mutual~~ UCIP. In the event that the Audit Committee decides to select a professional money manager, such selection will be made through a formal Request for Proposal process.

The Money Manager would be charged with the following responsibilities:

1. Adopting an investment philosophy which is compatible with the policies of the ~~Mutual~~ UCIP as set forth in Section I above;
2. Selecting appropriate investment instruments to implement the designated philosophy;
3. Selecting Broker/dealers for the purpose of executing investment trades, who meet the requirements set forth in Section VII below;

4. Executing trades at market prices most advantageous to the ~~Mutual UCIP~~;
5. Reporting on a regular basis to the Audit Committee on the performance of assets under management as set forth in Section XIV below;
6. Reporting to the Audit Committee in a timely manner, any material changes in the financial or staffing conditions of the management firm.

VI. ETHICS AND CONFLICTS OF INTEREST

Officers and employees involved in the investment process shall refrain from personal business activity that could conflict with proper execution of the investment program, or which could impair their ability to make impartial investment decisions. Employees and investment officials shall disclose to the Director any material financial interests in financial institutions that conduct business within this jurisdiction, and they shall further disclose any large personal financial/investment positions that could be related to the performance of the funds, particularly with regard to the time of purchases and sales.

VII. AUTHORIZED FINANCIAL DEALERS AND INSTITUTIONS:

The Manager shall maintain a list of financial institutions desiring and authorized to provide investment services. In addition, a list will also be maintained of approved security broker/dealers selected by credit worthiness who are authorized to provide investment services in the State of Utah. Broker/dealers must be certified by the Utah Money Management Council. Funds shall be deposited only in a qualified public depository as certified by the Utah Money Management Council.

VIII. AUTHORIZED AND SUITABLE INVESTMENTS:

~~The UACIM UCIP~~ has resolved that its investments shall be limited to those securities authorized by Section 51-7-11, Utah Code Annotated, 1953 as amended, as that Act Section pertains to the investments of public funds.

IX. COLLATERALIZATION

Collateralization will be required on two types of investments: certificates of deposit and repurchase agreements and will also be required on checking accounts if there is a balance of over \$100,000 therein. In order to anticipate market changes and provide a level of security for all funds, the collateralization level will be one hundred two (102) percent of market value of principal and accrued interest. State law rules for collateralization will be adhered to. Collateral will always be held by an independent third party with whom the entity has a current custodial agreement. A clearly marked evidence of ownership (safekeeping receipt) must be supplied to the entity and retained.

X. SAFEKEEPING AND CUSTODY

All security transactions, including collateral for repurchase agreements, entered into by ~~the Mutual UCIP~~ shall be conducted on a delivery-versus-payment (DVP) basis. Securities shall be held by a third - party custodian designated by the Audit Committee and evidenced by safekeeping receipts.

XI. DIVERSIFICATION

~~The Mutual UCIP~~ will diversify its investments by security type and institution to the degree that such diversification is permitted. Investments in commercial paper, corporate bonds and asset-backed obligations shall not exceed 20 percent of the total assets of ~~the fund~~ UCIP's investments.

XII. MAXIMUM MATURITIES

To the extent possible, ~~the Mutual UCIP~~ will attempt to match its investments with anticipated cash flow requirements as determined by the Audit Committee. For funds not specifically matched to cash flow, ~~the Mutual UCIP~~ will invest in securities not exceeding the terms to maturity as set out in Section 51-7-11 Utah Code Annotated, 1953 as amended.

XIII. PERFORMANCE STANDARDS

The investment portfolio shall be designed with the objective of obtaining a rate of return throughout budgetary and economic cycles, commensurate with the investment risk constraints and the cash flow needs.

Market Yield (Benchmark): ~~The Mutual UCIP's~~ investment strategy is active. Given this strategy, the basis used by the Audit Committee to determine whether market yields are being achieved shall be the Lehman Brothers Intermediate Government Bond Index or other appropriate index as designated annually by the Audit Committee.

XIV. REPORTING

The Executive Assistant is charged with the responsibility of providing a market report on investment activity and returns on a regular basis to the Board of Trustees and to the Audit Committee on an annual basis. Reports to the Audit Committee will include, but not be limited to:

1. Performance;
2. Volatility (as measured by effective duration);
3. Interest earnings;
4. Number of trades;
5. Average maturity;
6. Market sector breakdown.

XV. INVESTMENT POLICY ADOPTION

~~The~~ This investment policy shall be adopted by resolution of the Board of Trustees. The policy shall be reviewed by the Audit Committee annually and any modifications made thereto must be approved by the Board of Trustees.

Utah Counties Insurance Pool Payments

August 22 - September 17, 2003

Type	Date	Num	Name	Memo	Split	Amount
WF-Expense						
Check	8/26/2003	VISA	Wells Fargo	Account Number: 4856 2002 0633 9635	Dues / Subscriptions	-145.00
Check	8/26/2003	VISA	Wells Fargo	Account Number: 4856 2002 0646 9796	-SPLIT-	-64.27
Check	8/26/2003	VISA	Wells Fargo	Account Number: 4856 2002 0646 9788	-SPLIT-	-761.00
Check	9/5/2003	2065	Lester J. Nixon	Reimbursable Expenses	-SPLIT-	-975.27
Check	9/5/2003	2066	Berrett & Associates	Invoice Number: 20219	Professional Fees	-837.00
Check	9/5/2003	2067	Larson & Company	Invoice Number: 7266	-SPLIT-	-1,555.00
Check	9/5/2003	2068	Taylor-Walker & Associates, Inc.	Invoice Number: 14919	Actuarial Analysis	-792.00
Check	9/5/2003	2069	PEHP-LTD	Coverage Period: August 2003	Medical	-92.58
Check	9/5/2003	2071	James Eardley	Mileage & Expense Reimbursement	-SPLIT-	-349.62
Check	9/5/2003	2072	Gene Roundy	Mileage & Expense Reimbursement	-SPLIT-	-183.60
Check	9/5/2003	2073	Steve Baker	Mileage Reimbursement	Board Expense	-51.84
Check	9/5/2003	2074	Dan McConkie	Mileage Reimbursement	Board Expense	-55.44
Check	9/5/2003	2075	Kenneth Bischoff	Mileage Reimbursement	Board Expense	-32.40
Check	9/5/2003	2076	Jerry Grover	Mileage Reimbursement	Board Expense	-93.60
Check	9/5/2003	2077	Kent Sundberg	Mileage Reimbursement	Board Expense	-93.60
Check	9/5/2003	2078	Steven Wall	Mileage Reimbursement	Board Expense	-180.00
Check	9/5/2003	2079	Ira Hatch	Mileage & Expense Reimbursement	-SPLIT-	-224.12
Check	9/5/2003	2080	Lynn Lemon	Expense Reimbursement	-SPLIT-	-32.14
Check	9/5/2003	2081	Qwest	Account Number: 801-293-3098-606B	Telephone	-135.28
Check	9/5/2003	2082	Mark W. Brady	Reimbursable Expenses	-SPLIT-	-157.56
Check	9/5/2003	2083	Sonya J. White	Reimbursable Expenses	-SPLIT-	-623.82
Check	9/17/2003	2084	Cuisine Unlimited, LLC	Invoice: 86526	Board Expense	-156.00
Check	9/17/2003	2085	Suiter Axlund	Invoice Numbers: 1263793	-SPLIT-	-2,645.98
Check	9/17/2003	2086	Dixie Center	Annual Membership Meeting	Loss Control / Training	-540.00
Check	9/17/2003	2087	AGRIIP	Governance & Leadership Conference	-SPLIT-	-3,640.00
Check	9/17/2003	2088	International Special Risk Service, Inc.	Invoice 9528	-SPLIT-	-329.00
Check	9/17/2003	2089	VeriClaim, Inc.	Invoice #2420945007	Claims Management	-40,379.67
Check	9/17/2003	2090	Verizon Wireless	Account Number: 1016-10497697	Telephone	-37.26
Check	9/17/2003	2091	Verizon Wireless	Account Number: 1006-10502048	Telephone	-50.06
Check	9/17/2003	2092	Sonya J. White	Reimbursable Expenses	-SPLIT-	-3,358.12
Check	9/17/2003	2093	Utah Safety Council	Invoice Number: 76798	Loss Control / Training	-191.25
Check	9/17/2003	2095	Jerry Grover	Airfare Reimbursement	Board Expense	-442.50
Check	9/17/2003	2096	Utah Association of Counties	USACCC Fall Workshop Sponsorship	-SPLIT-	-1,000.00
Check	9/17/2003	2097	Glyphics Communications	Statement Number: 1025023	-SPLIT-	-63.15
Check	9/17/2003	2098	Print2day	Invoice No. 313307	Printing	-51.00
Check	9/17/2003	2099	Harrah's Lake Tahoe	Sonya White Hotel Confirm: K3NDM	Expenses	-392.70
Check	9/17/2003	2100	Best Western Abbey Inn	Tax Exempt Number: E85391	-SPLIT-	-520.00
Total WF-Expense						-61,231.83

TOTAL

-61,231.83

